



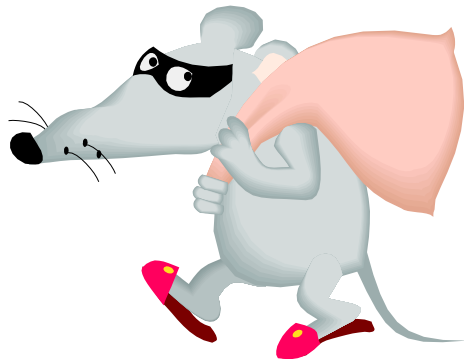
Alliance for Consumer Protection, Beaver County

*"THE KEY" Member, Beaver County Chamber of Commerce
Mediation and Solution*

4th Quarter 2014

The ACP is funded in part by the PA Department of Community and Economic Development .

Material support is provided by the Beaver County Board of Commissioners.



STAYING SAFE FROM CRIME WHILE SHOPPING

by Sidney Elkin, Founder

In the midst of the holiday shopping season, it is important to become aware of increased criminal activity. Jostling through crowded malls and stores makes shoppers a target for criminals seeking to grab wallets, purses and packages.

There are some protective measures consumers should take to protect themselves.

1. Men should carry wallets in their front pants pocket instead of a rear pocket. If possible, women should leave purses at home only taking credit cards and ID items in pockets. If necessary carry a purse with straps across the body making it more difficult to snatch.
2. While standing at a checkout desk be wary of camera phones. The person behind or to the side of you can take your picture sending it to a fellow contact outside. They may follow you to your car and wait for you to place your purchases in the trunk. If you go back to shop the thieves may break into your trunk. Never place expensive items like electronics in the trunk and resume shopping.
3. Thieves using camera phones might even follow you home and make a hoist at your home. It is best not to shop for expensive merchandise alone.
4. Avoid store revolving doors, if possible for a thief can grab a package or purse and get away by the time you emerge. It is also best to consolidate packages in one or two shopping bags in order to keep track and facilitate easily seeing ahead without the problem of carrying multiple bundles.
5. When driving to a shopping center alone at night park in a well lighted area. Avoid parking next to vans, trucks with camper shells or cars with tinted windows. Be wary of strangers approaching you for any reason. They may distract you and grab your belongings or purchases.
6. Use ATM'S located in visible and locations. Don't count money withdrawn before getting into your vehicle. It is best not to withdraw funds at night unless you are accompanied by a companion.
7. While shopping be careful about anybody observing your pin number as you enter it for a debit purchase.

Remember thieves frequently seek out the elderly, women alone and women with small children. Stay safe by being aware of your surroundings in crowded situations

Thank you for your support.

Alliance for Consumer Protection is very appreciative for the memberships and donations you continue to give to our organization. Your support, along with the generous grant we receive from the Community Services Block Grant, has helped ACP to continue working with other agencies in Beaver County to educate and assist more consumers.

In 2015, ACP is working on new additions to our website and many other projects. All of which are meant to better assist you as consumers. Please stay tuned...

Respectfully and with many thanks,

Randi J. Livengood, Executive Director



COMING IN 2015



In 2015, ACP is working hard to give you more tools to use when making your decisions as consumers. Here are a few of the new tools:

ACP Reference Files/ database –

- * The database will have information sheets regarding the complaints we have received on companies and the resolutions. This information can help consumers to make an informed decision on contractors/ companies.
- * Business Members will also have an information sheet for consumers to view. Some may even offer a coupon or discount if you mention the ACP website.

SCAM Database –

- * The SCAM database will list examples of scams that we have been made aware of over the years.
- * It will allow you to look through the list and confirm if you are receiving calls or letters that are similar to the SCAMS that have been reported and confirmed.
- * ACP asks that if you have received a letter that is a SCAM, you forward a copy to our office so we can add it to the SCAM database. **Please note all of your personal information will be removed prior to posting the information.**

FACEBOOK Page –

- * YES, ACP has a Facebook page... search for ALLIANCE FOR CONSUMER PROTECTION and LIKE us and SHARE with your friends.
- * Our purpose is to post information on recalls, scams, credit and consumer news.

2015 is going to be an amazing year, help us spread the word.

NEW YEARS RESOLUTIONS... Let's try again in 2015...

By Randi Livengood, Executive Director

Admit it... you will make a resolution and have every intention of following through with it. Last year, mine was 'join the gym', notice I did not say 'get healthy or in shape'.

And I did, I joined the new gym in the area with the upgraded membership. I was really good at going at least 4 times a week for the 1st month then it was less and less. Finally, I cancelled the membership in September after not using it for 4 months.

So before you decide to make a New Year's Resolution AGAIN... Think about a few things.

- * How much will this cost me?? Membership fees, equipment, supplies, etc
- * Will I be able to realistically do this?? Some things will require a physical exam before starting, others may require special skills. Do your research before you commit to something new.
- * Who can I ask how to get started?

Knowing what you are starting and understanding the requirements can help you make an informed decision.

Here are a few suggestions:



To quit smoking: Buy your cigarettes once a week. For example, if you smoke 1 pack a day, buy 7 packs on Sunday ONLY. When they are gone for the week, you have to wait until Sunday to buy more. Slowly reduce the number of packs you buy each week. And this will slowly help you quit smoking. ** If you smoke 1 pack a day at \$6 per pack, you are spending \$2182 per year on cigarettes.

To reduce eating out: 'It is easier to just run thru drive thru for burgers'. I hear this all the time. If you go through drive thru for a family of 4, the cost on average is \$20-25. Instead, pack sandwiches or snacks until you are able to get home to eat.

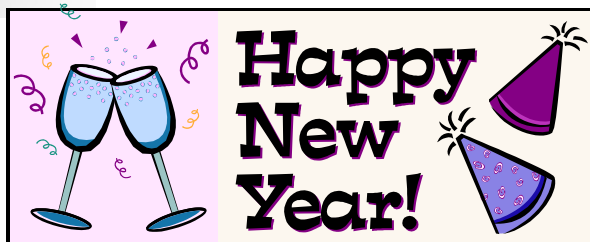


Use your crockpot for meals to slow cook during the day. This will ensure dinner is ready and waiting for you when you get home. See a new recipe in this newsletter.



Find ways to save: Check you TV, cell phone and other contracts.. Call to see if there are any changes you can make to save some money. Call you insurance company. Discuss your coverage there may be discounts available you are not aware of.

Happy New Year's and remember to set realistic goals for 2015!



What are the store return policies??

Please be sure to check **the return policies** when you are purchasing gifts. Not all stores have the same policies. During the holidays, some may change or alter their standard return policy.



- * You should check to see if a receipt is need to return or exchange and item.
 - * If so, ask for a GIFT RECEIPT to include with the gift. This receipt will not show the cost but will simply verify when it was bought and the store can confirm the amount o be refunded. Without the receipt, you may only get a refund for the lowest sales price the item was sold at.
- * Will store credit or a refund be given for the item.
- * Is there a time frame for returning the items?
- * Is the item even able to be returned?

GIFT CARDS...

When you have no idea what to buy, a gift card seems like the perfect gift. Be sure to read the fine print and ask questions.

- * **Is there an expiration date for the gift card?**
- * **Is there a fee for using the gift card?**
 - *This has happened with some of the prepaid debit cards. You can charged a fee to activate the card or a fee for each transaction. **Check the terms.** They should be clearly stated on the card.
- * Where can it be used?
 - *If the card is not for a specific store, check if there are restrictions on how and where it can be used.
- * **AND ALWAYS** save the activation receipt when you purchase the gift cards. This will ensure that the card is active and can be used.



Which brings us to a **SCAM ALERT...**

Be sure to purchase the gift card from behind the counter. It has been reported recently, that #s from the gift cards that are displayed at the stands in the middle of the stores are being taken. Then the scammers keep checking to see if the card # has been activated. Once you have it activated at the store by purchasing it, the scammers then use the card for an online purchase. Therefore the gift card you purchased has no value on it when you try to use it.

Seeking friendly volunteers...

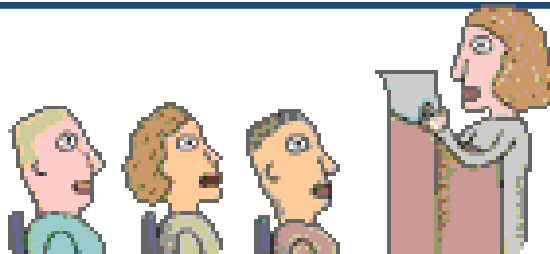


ACP is looking for a few friendly people to volunteer in our office during the week. 3-4 hours, 1 day a week is all it takes to help the consumers of Beaver County . ACP will reimburse your mileage as our thank you for your time and assistance.

As a Consumer Consultant, you would answer the phones and work with callers to help resolve their complaints. Although computer skills are helpful, they are not necessary. We will train you.

We are located in DPW building in Fallston across from Brady's Run Park and is not on a bus line. The building is safe and secure and easily accessible for handicap needs.

If you or someone you know is interested in discussing a volunteer opportunity with Alliance for Consumer Protection, call our at office at 724-770-2078 or email Randi at rlivengood@acp-beaver.org.



Need a Speaker???

ACP can speak at your group's meeting. Randi Livengood has spoken to many groups about different consumer topics such as, Spotting Scams, Budgeting, Understanding credit, Resolving Consumer Complaints and many other consumer related topics.

If your group would like to schedule a speaker from ACP, please call our office at 724-7770-2078 or email Randi at rlivengood@acp-beaver.org to check availability.

Chocolate Chip Cookies in a Jar

Ingredients:

- 1 cup packed brown sugar
- ½ cup white sugar
- 1 ½ cups semisweet chocolate chips
- 2 cups all-purpose flour
- 1 teaspoon salt
- 1 teaspoon baking soda



Directions:

Mix the salt and baking soda with the flour. Fill the bottom of the Mason jar with this mixture. Layer the additional ingredients into the Mason jar. Place lid on jar. Decorate jar with your favorite holiday ribbon.

Enclose a card with the jar with the following directions:

Preheat oven to 375. In a large bowl, cream 1 cup of butter or margarine until light and fluffy. Beat in 1 egg and 1 teaspoon of vanilla. Mix in the cookie mix. Drop teaspoonfuls of dough onto a greased cookie sheet. Bake for 8 to 10 minutes or until lightly browned. Cool on wire racks.

Quick and Easy Sweet and Spicy Chicken—Crockpot recipe

(Under \$20 for upto 6 servings)

1 bag of frozen chicken breasts (\$7-10)

1 12oz. Bottle of honey (\$3.50)

2-3 cloves of garlic (\$3)

OR 2-3 tbsp. Minced garlic (\$3-5)

Salt and Pepper to taste.

Add all the ingredients to the crockpot. Set on Medium for 6-7 hours. Or High for 4-5 hours.

Stir occasionally.



**** This is a great meal to have ready on a busy night. No need to run through drive thru.**

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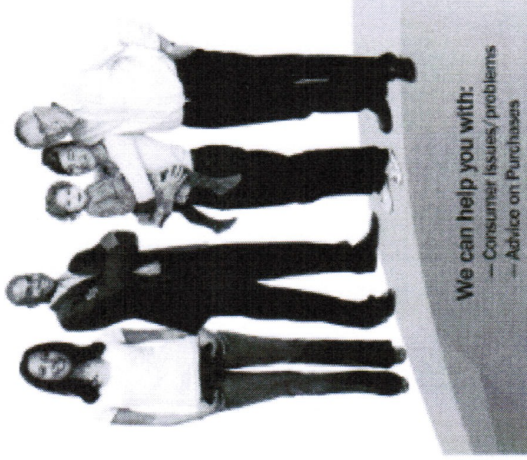
Business **\$50 annual**

*Receive quarterly newsletters with informative articles to educate and alert consumers of scams.

*Advertisements for companies that are respected members of the ACP.

Thank you for supporting our efforts to assist consumers with complaint resolution/ mediation and credit counseling/ budgeting **FREE of charge.**
Your membership and donations are greatly appreciated.

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